

EXHIBIT F

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December 23, 2011

VIA FACSIMILE (and PDF) + Reg. Mail

Ira Lipsius, Esq.
Lipsius-Benhaim Law LLP
80-02 Kew Gardens Road
Kew Gardens, New York 11415

Re: Shirley Wrubel, as Trustee of the Sara Hollander Irrevocable
Trust v. John Hancock, 11-cv-01873

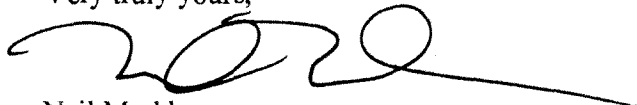
Dear Ira:

I have your letter dated December 22, 2011 addressing your view that a conflict exists in connection with our continued representation of John Hancock in this matter and requesting our refusal.

As my November 29 letter to you advises, we do not believe there is any conflict. Nevertheless, in light of the information in your letter, our firm counsel, Steven P. Caley, will make further inquiries of Mr. Berman and respond to you in writing. In order to assist with this inquiry, however, I ask that you identify who you believe that Mr. Berman's client was, and the date he was retained, and provide any written (non-privileged) confirmation that he was retained. In addition, I ask that you identify the people in the emails that you attached to your December 22nd letter, whose email this is, and what their connection with the representation is.

Thank you for your anticipated cooperation. You will hear from us next week.

Very truly yours,



Neil Merkl

cc: Steven P. Caley, Esq.
Joshua Berman, Esq.
David BenHaim, Esq.